

<b>Information to identify the case:</b>		
Debtor 1	Richard D. Wyncoop	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-21173-CMB		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard D. Wyncoop

5/18/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard D. Wyncoop  
Debtor

Case No. 17-21173-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: May 18, 2022

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:**

Recip ID	Recipient Name and Address
db	+ Richard D. Wyncoop, 714 W. Center Street, Fostoria, OH 44830-1712
14389691	Fifth Third Bank Mastercard, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14634499	First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430
14673254	Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308, Boca Raton, FL 33431-4403
14736743	+ Grassy Sprain Group, Inc., 9858 Clint Moore Road Suite C-11 #217, Boca Raton, FL 33496-1034
14389695	+ Lending Club & WebBank, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14409706	+ Loan Depot, PO Box 504125, San Diego, CA 92150-4125
14409707	+ Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14633790	+ Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
14389698	Nationwide Visa, c/o Nationwide Bank, PO Box 660173, Dallas, TX 75266-0173
14389699	The Home Depot, PO Box 530584, Atlanta, GA 30353-0584
14409712	+ The Home Depot, PO Box 29429, Atlanta, GA 30359-0429
14409714	Western Reserve Hospital, 1990 23rd Street, Cuyahoga Falls, OH 44223

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		May 19 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14389682	EDI: RMSC.COM	May 19 2022 03:33:00	Amazon.com, c/o Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016
14389683	Email/Text: bk@avant.com	May 18 2022 23:36:00	Avant, PO Box 9183380, Chicago, IL 60691-3380
14389684	+ Email/Text: bk@avant.com	May 18 2022 23:36:00	Avant, 222 North La Salle Street, Suite 1700, Chicago, IL 60601-1101
14389685	EDI: TSYS2	May 19 2022 03:33:00	Barclay's Bank, c/o Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14409697	+ Email/Text: bknotifications@cishomeloans.com	May 18 2022 23:36:00	CIS Financial Services, Inc., CIS Home Loans, PO Box 1906, Hamilton, AL 35570-1906
14697309	+ Email/Text: bknotifications@cishomeloans.com	May 18 2022 23:36:00	CIS Financial Services, Inc., 851 Military St. N, Hamilton, AL 35570-3140
14389687	+ Email/Text: bknotifications@cishomeloans.com	May 18 2022 23:36:00	CIS Financial Services, Inc., & CIS Home Loans, PO Box 1906, Hamilton, AL 35570-1906
14389686	EDI: CAPITALONE.COM	May 19 2022 03:33:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14637228	EDI: CAPITALONE.COM	May 19 2022 03:33:00	Capital One Bank (USA), N.A., PO Box 71083,

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14652385	Email/PDF: bncnotices@becket-lee.com	May 18 2022 23:33:39	Charlotte, NC 28272-1083
14389688	+ Email/Text: bankruptcy@clearviewfcu.org	May 18 2022 23:36:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14400656	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	May 18 2022 23:36:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212
14389692	EDI: BLUESTEM	May 19 2022 03:33:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14635207	+ Email/Text: bankruptcy@greenskycredit.com	May 18 2022 23:35:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14389693	Email/Text: BKRMailOPS@weltman.com	May 18 2022 23:36:00	Home Depot Loan Services, 1797 N. E. Expressway, Suite 100, Atlanta, GA 30329-2451
14680818	EDI: JEFFERSONCAP.COM	May 19 2022 03:33:00	JB Robinson Jewelers, PO Box 740425, Cincinnati, OH 45274-0425
14389694	Email/Text: PBNCNotifications@perituservices.com	May 18 2022 23:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14662732	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2022 23:44:08	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14745452	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2022 23:33:54	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14389697	EDI: RMSC.COM	May 19 2022 03:33:00	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14688420	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2022 23:36:00	Lowe's, c/o Synchrony Bank, PO Box 960010, Orlando, FL 32896-0010
14964575	Email/PDF: MerrickBKNotifications@Resurgent.com	May 18 2022 23:33:42	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14409710	+ EDI: PENNDEPTREV	May 19 2022 03:33:00	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14409710	+ Email/Text: RVSVBICNOTICE1@state.pa.us	May 18 2022 23:36:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14390958	+ EDI: RECOVERYCORP.COM	May 19 2022 03:33:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14401935	EDI: PENNDEPTREV	May 19 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14401935	Email/Text: RVSVBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14399217	EDI: Q3G.COM	May 19 2022 03:33:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
15050983	+ Email/Text: BK@servicingdivision.com	May 18 2022 23:36:00	The Money Source Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450-6755
14389700	EDI: RMSC.COM	May 19 2022 03:33:00	Walmart, c/o Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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User: auto

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Recip ID	Bypass Reason	Name and Address
cr		CIS Financial Services, Inc.
cr		CIS Financial Services, Inc. dba CIS Home Loans
cr		THE MONEY SOURCE INC.
cr		The Money Source Inc.
14389696		Loan Depot
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	First Associates Loan Servicing, LLC, as agent for Loan Depot LLC, PO Box 503430, San Diego, CA 92150-3430
cr	*	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14409692	*	Amazon.com, c/o Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016
14409693	*	Avant, PO Box 9183380, Chicago, IL 60691-3380
14409694	*+	Avant, 222 North La Salle Street, Suite 1700, Chicago, IL 60601-1101
14409695	*	Barclay's Bank, c/o Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14409696	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14409698	*+	Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212
14389689	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14389690	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14409699	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14409700	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14409701	*	Fifth Third Bank Mastercard, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14409702	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14409703	*	JB Robinson Jewelers, PO Box 740425, Cincinnati, OH 45274-0425
14409704	*	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14409705	*+	Lending Club & WebBank, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14409708	*	Lowe's, c/o Synchrony Bank, PO Box 960010, Orlando, FL 32896-0010
14409709	*	Nationwide Visa, c/o Nationwide Bank, PO Box 660173, Dallas, TX 75266-0173
14409711	*	The Home Depot, PO Box 530584, Atlanta, GA 30353-0584
14409713	*	Walmart, c/o Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 5 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmllawgroup.com
Celine P. DerKrikorian	on behalf of Creditor CIS Financial Services Inc. dba CIS Home Loans ecfmail@mwc-law.com
Jerome B. Blank	on behalf of Creditor The Money Source Inc. pawb@fedphe.com
Kenneth Steidl	on behalf of Debtor Richard D. Wyncoop julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

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Marisa Myers Cohen

on behalf of Creditor CIS Financial Services Inc. ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winneccour

cmeclf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor The Money Source Inc. pawb@fedphe.com

Thomas Song

on behalf of Creditor THE MONEY SOURCE INC. pawb@fedphe.com

TOTAL: 9